

215 ILCS 5/155.22b

Sec. 155.22b. Rating, claims handling, and underwriting decisions.

- (a) No company issuing a policy of property and casualty insurance may use the fact that an applicant or insured incurred bodily injury as a result of a battery committed against him or her by a spouse or person in the same household as a sole reason for a rating, underwriting, or claims handling decision.
- (b) If a policy excludes property coverage for intentional acts, the insurer may not deny payment to an innocent co-insured who did not cooperate in or contribute to the creation of the loss if the loss arose out of a pattern of criminal domestic violence and the perpetrator of the loss is criminally prosecuted for the act causing the loss. Payment to the innocent co-insured may be limited to his or her ownership interest in the property as reduced by any payments to a mortgagor or other secured interest.

(Source: P.A. 90-700, eff. 8-7-98.)